

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: Robert L. Makowski, Jr. )  
& Lisa M. Makowski ) Case No. 23-22035-CMB  
 )  
 ) Chapter 13  
Debtor(s). )  
X

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**STIPULATED ORDER MODIFYING PLAN**

**WHEREAS**, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

- a motion to dismiss case or certificate of default requesting dismissal
- a plan modification sought by: \_\_\_\_\_
- a motion to lift stay  
as to creditor \_\_\_\_\_
- Other: \_\_\_\_\_

**WHEREAS**, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

**IT IS HEREBY ORDERED** that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- Chapter 13 Plan dated \_\_\_ 11/7/23 \_\_\_
- Amended Chapter 13 Plan dated \_\_\_

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- Debtor(s) Plan payments shall be changed from \$\_\_ to \$\_\_ per month, effective \_\_; and/or the Plan term shall be changed from \_\_ months to \_\_ months.

- In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
  - Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
  - If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
  - If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- Other:
- Trustee's Certificate of Default (at Doc 71) is treated as resolved by this Order.
  - *All plan payments must be by TFS, WA, or (where eligible) ACH. Trustee reserves the right to reject money orders or cashier's checks, provided further that if she, in her discretion, presents such items for payments she may keep the funds on hold for more than 30 days before distributing on such types of payments. Debtors making payments by money order or cashier's check assume the risk that distributions under the plan will be delayed because of the failure to pay by one of the approved methods.*

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a de novo hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

SO ORDERED, this 22nd day of November, 2024

  
Carla M. Böhm  
United States Bankruptcy Judge dmr

Stipulated by:

/s/ Kenneth Steidl  
Counsel to Debtor

Stipulated by:

/s/ Kate DeSimone  
Counsel to Chapter 13 Trustee

FILED  
11/22/24 2:11 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

cc: All Parties in Interest to be served by Clerk

In re:  
Robert L. Makowski, Jr.  
Lisa M. Makowski  
Debtors

Case No. 23-22035-CMB  
Chapter 13

District/off: 0315-2  
Date Rcvd: Nov 22, 2024

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Robert L. Makowski, Jr., Lisa M. Makowski, 496 Venetia Road, Venetia, PA 15367-1331
cr	+ KeyBank N.A. as S/B/M to First Niagara, N.A., c/o Saldutti Law Group, 1700 Market Street, Suite 1005, Philadelphia, PA 19103-3920
cr	+ Peters Township, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219 UNITED STATES 15219-1753
15640788	++ CCO MORTGAGE CORP, 10561 TELEGRAPH RD, GLEN ALLEN VA 23059-4577 address filed with court:, CCO Mortgage Corp., Attn: Bankruptcy, 10561 Telegraph Rd, Glen Allen, VA 23059
15640791	+ Court of Common Pleas of Washington Co, 100 W. Beau St, Suite 205, Washington, PA 15301-4432
15640792	+ Joel Marc Flink, Esq., 375 E. Elm Street, Suite 210, Conshohocken, PA 19428-1973
15640793	Katie Makowski, 1678 Ballinger Street, Homestead, PA 15120
15663254	+ Peters Township, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnjts@grblaw.com	Nov 23 2024 00:55:00	Borough of Mount Oliver, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
cr	+ Email/Text: ebnjts@grblaw.com	Nov 23 2024 00:55:00	City of Pittsburgh and School District of Pittsburgh, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
cr	+ Email/Text: jdryer@bernsteinlaw.com	Nov 23 2024 00:55:01	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	+ Email/Text: ebnpeoples@grblaw.com	Nov 23 2024 00:55:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15654707	Email/PDF: bncnotices@becket-lee.com	Nov 23 2024 02:04:57	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15640785	+ Email/Text: creditcardbkcorrespondence@bofa.com	Nov 23 2024 00:54:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
15640786	+ Email/Text: creditcardbkcorrespondence@bofa.com	Nov 23 2024 00:54:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
15665968	+ Email/Text: ebnjts@grblaw.com	Nov 23 2024 00:55:00	Borough of Mount Oliver, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15640787	^ MEBN	Nov 22 2024 23:47:45	CCO Mortgage Corp., Po Box 6260, Glen Allen, VA 23058-6260

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Nov 22, 2024

Form ID: pdf900

Total Noticed: 42

15643349	^ MEBN	Nov 22 2024 23:48:12	Citizens Bank, N.A., 10561 Telegraph Road, Glen Allen, VA 23059-4577
15663256	+ Email/Text: ebnjts@grblaw.com	Nov 23 2024 00:55:00	City of Pittsburgh/School District of Pittsburgh, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15640790	^ MEBN	Nov 22 2024 23:49:17	Clearview Fcu/a-k Vall, Attn: Bankruptcy, 8805 University Blvd, Moon Twp, PA 15108-4212
15640789	^ MEBN	Nov 22 2024 23:49:17	Clearview Fcu/a-k Vall, 8805 University Blvd, Coraopolis, PA 15108-4212
15645639	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Nov 23 2024 00:56:00	KeyBank NA, 4910 Tiedeman Rd., Brooklyn, OH 44144-2338
15656558	Email/PDF: resurgentbknotifications@resurgent.com	Nov 23 2024 00:09:29	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15640795	Email/Text: EBN@Mohela.com	Nov 23 2024 00:55:00	MOHELA, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005
15640794	^ MEBN	Nov 22 2024 23:47:37	MOHELA, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
15662885	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 23 2024 00:56:00	MetLife Securitization Trust 2017-1, at. el, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
15640796	+ Email/Text: nsm_bk_notices@mrc.cooper.com	Nov 23 2024 00:55:00	Mrc/united Wholesale M, 350 Highland, Houston, TX 77009-6623
15640797	+ Email/Text: nsm_bk_notices@mrc.cooper.com	Nov 23 2024 00:55:00	Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098
15662433	Email/Text: nsm_bk_notices@mrc.cooper.com	Nov 23 2024 00:55:00	Nationstar Mortgage LLC, Attn Bankruptcy Department, PO Box 619096, Dallas TX 75261-9741
15661167	Email/Text: Bankruptcy.Notices@pnc.com	Nov 23 2024 00:55:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
15640799	Email/Text: Bankruptcy.Notices@pnc.com	Nov 23 2024 00:55:00	PNC Financial Services, Attn: Bankruptcy, 300 Fifth Ave, Pittsburgh, PA 15222
15640798	Email/Text: Bankruptcy.Notices@pnc.com	Nov 23 2024 00:55:00	PNC Financial Services, Pnc Cb Investigations, Cleveland, OH 44101
15644467	+ Email/Text: ebnpeoples@grblaw.com	Nov 23 2024 00:55:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15640800	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 23 2024 00:56:00	Select Portfolio Servicing, Inc, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-0505
15640801	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 23 2024 00:56:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
15640803	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 23 2024 00:10:10	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15640802	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 23 2024 00:10:11	Synchrony Bank/Sams Club, Po Box 71727, Philadelphia, PA 19176-1727
15640804	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 23 2024 00:09:28	Synchrony/PayPal Credit, Po Box 71727, Philadelphia, PA 19176-1727
15640805	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 23 2024 00:21:07	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15823124	+ Email/Text: bkteam@selenefinance.com	Nov 23 2024 00:55:00	U.S. Bank Trust National Association, Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295
15684616	+ Email/Text: bkteam@selenefinance.com		

District/off: 0315-2

Date Rcvd: Nov 22, 2024

User: auto

Form ID: pdf900

Page 3 of 4

Total Noticed: 42

15651634

+ Email/Text: EBN@edfinancial.com

Nov 23 2024 00:55:00

U.S. Bank Trust National Association, Selene  
Finance LP, 3501 Olympus Blvd., Suite 500,  
Dallas, TX 75019-6295

Nov 23 2024 00:55:00

US Department of Education, 120 N Seven Oaks  
Drive, Knoxville, TN 37922-2359

TOTAL: 34

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MetLife Securitization Trust 2017-1, Wilmington Sa
cr		NATIONSTAR MORTGAGE LLC
cr		U.S. BANK TRUST NATIONAL ASSOCIATION NOT IN ITS IN
cr		U.S. Bank Trust National Association, Not In Its I
cr	*+	Citizens Bank, N.A., 10561 Telegraph Road, Glen Allen, VA 23059-4577

TOTAL: 4 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 24, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor MetLife Securitization Trust 2017-1 Wilmington Savings Fund Society, FSB as Indenture Trustee blemon@kmllawgroup.com, lemondropper75@hotmail.com
Denise Carlon	on behalf of Creditor MetLife Securitization Trust 2017-1 Wilmington Savings Fund Society, FSB as Indenture Trustee dcarlon@kmllawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Jeffrey R. Hunt	on behalf of Creditor Peters Township jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor City of Pittsburgh and School District of Pittsburgh jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Mount Oliver jhunt@grblaw.com
Kenneth Steidl	on behalf of Joint Debtor Lisa M. Makowski julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amatish@steidl-steinberg.com
Kenneth Steidl	on behalf of Debtor Robert L. Makowski Jr. julie.steidl@steidl-steinberg.com,

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Nov 22, 2024

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Total Noticed: 42

ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com  
btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Mary F. Kennedy

on behalf of Creditor Citizens Bank N.A. mary@javardianlaw.com, tami@javardianlaw.com;angie.harrigan@javardianlaw.com

Michelle L. McGowan

on behalf of Creditor U.S. Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For Ref 2 Acquisition Trust mimcgowan@raslg.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Rebecca K. McDowell

on behalf of Creditor KeyBank N.A. as S/B/M to First Niagara N.A. rmcdowell@slgcollect.com, anovoa@slgcollect.com

Robert Shearer

on behalf of Creditor MetLife Securitization Trust 2017-1 Wilmington Savings Fund Society, FSB as Indenture Trustee rshearer@raslg.com

Robert L. Saldutti

on behalf of Creditor KeyBank N.A. as S/B/M to First Niagara N.A. lmarciano@slgcollect.com, anovoa@slgcollect.com

Ronda J. Winnecour

cmeclf@chapter13trusteewdpa.com

Stephen Russell Franks

on behalf of Creditor NATIONSTAR MORTGAGE LLC amps@manleydeas.com

TOTAL: 17